

**ABSTRACT OF THE DISCLOSURE**

An apparatus and process that provides a versatile instant gaming ticket stock that can further adapt to marketing and promotional efforts. The ticket stock is a multi layered gaming ticket having a thumb notch allowing a player to remove an outer layer revealing whether or not they are a winner. The multi-layer ticket is fashioned in a manner that prior to printing, the inside of the ticket is blank and has no inherent value. The multi-layer ticket stock allows point of receipt thermal printing of gaming or coupon information to a hidden inner layer of the assembled ticket producing a tamper proof ticket.